

Ex. '9'

HSIEG

citi

Mortgage Account Information

Account Number: [REDACTED] 851-7
 Payment Date: 02/01/18
 Payment Amount: \$1,045.22

Statement Date: 01/17/18

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number [REDACTED] 851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Explanation of Payment Amount

Principal	\$595.31
Interest	\$286.10
Escrow	\$163.81
Total Payment Amount	\$1,045.22

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	\$15,319.01

RECEIVED

JAN 30 2018

TOTS&P

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 851-7

Total Amount by 02/01/18:

\$1,045.22

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$
Additional Escrow:	\$
Additional Late Charges:	\$
Additional Monthly Payment:	\$
Total Amount Enclosed	\$

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

00000376 1 J0501655 DTF 00000376

[REDACTED]

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117

00001130
UPGR

17500 0104522 0104522 0104522 [REDACTED] 8517 0005

REPRESENTATION OF PRINTED DOCUMENT

CitiMortgage, Inc.
PO Box 790005
St. Louis MO 63179-0005



www.citimortgage.com

01/29/18

00000037 BB 10Z (90 DFL 8145D NBC 046



WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117

000037

RE: Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan#: [REDACTED] 351

Dear CitiMortgage Client(s):

We appreciate your pursuit of a hardship treatment! My name is Jennifer Moran and I will be your Homeowner Support Specialist throughout the review process, from beginning to end.

As your dedicated Homeowner Support Specialist, my goal is to serve as your primary contact to provide you with assistance. If you have questions about the step-by-step process or simply want to know the status of your treatment, feel free to call me at 1-855-843-2549 EXT. 0366479 or email me at Jennifer.N.Moran@Citi.Com. You may also contact us via mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MO 63368.

Please know that as you move through the process you are likely to receive documents in the mail which require information and/or your signature. Upon receipt, please complete and return the documents quickly in order to keep the review and approval process on track. They can be mailed to the address below, or faxed to me at 866-940-8125. Of course, if you have questions about any documents you receive, please give me a call. After we receive all required documentation, your treatment plan will be reviewed for approval and completion.

During our review, we may also need to determine the value of your home. A property appraiser or real estate broker will call you to make arrangements if this is necessary. We'll send you a copy of any appraisal or written valuation we receive. However, the appraisal or written valuation doesn't guarantee the condition or value of the property. You should also inspect your home yourself or hire a professional to do so. You can also pay for an additional valuation for your own use.

I will continue to be assigned to help you as long as you are actively pursuing a hardship treatment program. When you complete the program, or decide to no longer pursue it, I will no longer be assigned as your specialist. Additionally, should there be an internal change, due to business circumstance (change of position, leave of absence, etc.), a replacement Homeowner Support Specialist will be assigned and you will be notified.

I will be reaching out to you regularly as additional information is required. You can also review treatment status and find information online at citimortgage.com. If you have questions regarding this letter or if you are concerned with how we have handled your account, please call Jennifer Moran at 1-855-843-2549 ext. 0366479, Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:00 p.m. CT and Saturday 7:00 a.m. - 4:00 p.m. CT, or via e-mail at Jennifer.N.Moran@Citi.Com. You may also contact us via mail at: CitiMortgage, Inc.,

REPRESENTATION OF PRINTED DOCUMENT

Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MO 63368. I look forward to working with you.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673).

In accordance with federal law, CitiMortgage, Inc. has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

Sincerely,

Jennifer Moran
CitiMortgage, Inc.

NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the Homeowner Support Team.

If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

LM0419.49710

CitiMortgage, Inc.
PO Box 790005
St. Louis MO 63179-0005



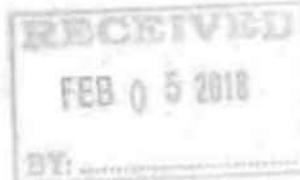
www.citimortgage.com

01/29/18

00000038 BB 1OZ 030 DFL0145D NBC 046

WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117

00000095
UPGR



RE: Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan#: [REDACTED] 351

Dear CitiMortgage Client(s):

Your account has been assigned to a Homeowner Support Specialist, Jennifer Moran. Your specialist will assist you by exploring various financial hardship solutions, whether your goal is to remain in your home, sell your property, or return ownership to Citi.

It is very important that you call now if you are experiencing any financial hardship. You may be eligible for one of the hardship assistance programs below. You will be asked questions to see if you are pre-eligible for any of the following loss mitigation assistance options:

- Refinance your loan with us or another lender.
- Modification: Modify your loan terms with us; if you want to remain in your home, we may be able to come to an affordable solution so you may retain ownership of your home.
- Payment forbearance temporarily gives you more time to pay your monthly payment.
- Repayment plan spreads out the past due amount over a specific period of time. It gives you a defined period of time to bring your mortgage current by paying your regular monthly payment plus an additional agreed upon amount in repayment of the delinquency.
- Short Sale or Deed in Lieu: If you do not wish to retain home ownership, even if your property is worth less than you owe, these options may allow you to move without paying any cash. If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

We look forward to working with you! Call us today to learn more about your hardship assistance options and for instructions on how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

As a valued customer, we encourage you to take advantage of FREE credit counseling services that can provide a plan for a debt-free future. Call a credit counseling service in your area or 1-866-889-9347 today! CitiMortgage, Inc. does not endorse any specific credit counseling agency

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PAGE 00001 OF 00002



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DODI TD200



CitiMortgage, Inc.
1000 Technology Dr. MS 420
Mail Station 420
O'Fallon, MO 63368

HSPEC

Notice of Incomplete Application

01/30/2018

0000013-0000171 80713 001 681866
 WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117



RE: Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134
 CitiMortgage, Inc. Loan #: [redacted] 351

Need our help?

Support specialist, Jennifer Moran
 1-855-843-2549 ext.0366479
 jennifer.n.moran@citi.com
 Customer service: 1-800-283-7918

Dear CitiMortgage, Inc. Customer(s):

Please send the documents required to complete your application

Thank you for submitting your application for mortgage assistance. However, your application is incomplete because it is missing some required documents, which we must receive before we can determine whether or not you're eligible for any mortgage assistance program.

What to send

To complete your application, please complete the enclosed Universal FHAVA 710 Form and 4506T in its entirety and send valid copies of the required documentation listed on the form applicable to your circumstances by 2/28/2018. The Universal FHAVA Form is used to obtain financial information in an effort to evaluate the borrower for all loss mitigation options. The 4506T is a tax form distributed by the IRS and used to request a copy of previously filed tax returns.

However, if a foreclosure sale has already been scheduled, we must receive the missing documents at least **seven business days before the scheduled foreclosure sale date**, or you will not be eligible for mortgage assistance.

You may also need to update some of the documents you've already provided if they are now expired. This allows us to be sure we're basing our review on your current financial information. Please send an updated copy of any document if it is:

- Past the date that's valid for our review, as shown below
OR
- Past an expiration date listed on the document itself

Document	Length of time it's valid for our review
Paycheck stub.....	90 days from the ending date of the pay period shown
Bank statement.....	90 days from the statement date
Pension check stub.....	90 days from the ending date of the pay period shown
IRS Form 4506T.....	120 days from the date you signed it



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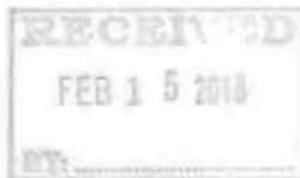
CitiMortgage, Inc.
1000 Technology Dr. MS 420
Mail Station 420
O'Fallon, MO 63368

ASPEC

Notice of Incomplete Application

02/14/2018

RECEIVED
FEB 15 2018
[Redacted]
WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117



RE: Property Address: 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134
CitiMortgage, Inc. Loan #: [Redacted] 351

Need our help?
Support specialist, Jennifer Moran
1-855-843-2549 ext.0366479
jennifer.n.moran@citi.com
Customer service: 1-800-283-7918

Dear CitiMortgage, Inc. Customer(s):

This is a reminder to a previous notice we mailed to you

Please send the documents required to complete your application

Thank you for submitting your application for mortgage assistance. However, your application is incomplete because it is missing some required documents, which we must receive before we can determine whether or not you're eligible for any mortgage assistance program.

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However, if a foreclosure sale has already been scheduled, we must receive the missing documents at least **seven business days before the scheduled foreclosure sale date**, or you will not be eligible for mortgage assistance.

You may also need to update some of the documents you've already provided if they are now expired. This allows us to be sure we're basing our review on your current financial information. Please send an updated copy of any document if it is:

- Past the date that's valid for our review, as shown below
OR
- Past an expiration date listed on the document itself

Document	Length of time it's valid for our review
Paycheck stub.....	90 days from the ending date of the pay period shown
Bank statement.....	90 days from the statement date



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LM2059.56830

Mortgage Account Information

citi

Account Number: [REDACTED] 51-7
 Payment Due Date:[†] N/A
 As of: 02/19/18
 Reinstatement Amount Due:[†] \$105,012.47

Statement Date: 02/19/18
 How to reach us
www.citimortgage.com
 Homeowner Assistance: 1-877-435-3314*
 Please reference your account number [REDACTED] 51 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is JENNIFER MORAN 855-843-2549, Ext 0366479.*
 The CitiMortgage Foreclosure Attorney is TIFFANY & BOSCO, P.A., 602-255-6000.

Explanation of Amount Due

As of 02/19/18 Reinstatement Amount Due:[†] \$105,012.47

Accelerated Amount:[†] \$161,352.62

Amounts below are included in the Reinstatement & Accelerated
Amounts above:

Fees, Advances & Late Charges Since Last Statement: \$0.00
 Past Due Payment Amounts: \$99,295.90

Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

FIXED RATE LOAN

Outstanding Principal Balance \$87,997.47

Interest Rate 7.50000%

Escrow Balance -\$15,065.01

CitiMortgage Taxes Paid Year to Date \$0.00

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$254.00	\$254.00
Unapplied Funds	\$254.00	\$0.00
Total	\$0.00	\$254.00



Transaction Activity Since Last Statement (01/18/18 to 02/19/18)

Date	Description	Charges/Adjustments	Payments
01/24/18	Interest on Escrow Advance		-\$94.70

Important messages continued on the next page

[†]THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION IS NOW DUE. CITIMORTGAGE, HOWEVER, WILL ACCEPT AN AMOUNT LESS THAN THE ACCELERATED AMOUNT TO REINSTATE YOUR LOAN. THE REINSTATEMENT AMOUNT IS ALSO SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION. THE REINSTATEMENT AMOUNT IS THE AMOUNT CITIMORTGAGE WILL ACCEPT TO BRING YOUR LOAN CURRENT AS OF THE DATE OF THIS STATEMENT. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

00000286 1 26501607 DTF 00000286

[REDACTED]

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117

Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 51-7

Transaction Activity Since Last Statement (01/18/18 to 02/19/18)

Date	Description	Charges/Adjustments	Payments
01/24/18	Interest on Escrow Advance	-\$36.66	
01/24/18	Interest on Escrow Advance	-\$80.29	
01/24/18	Interest on Escrow Advance	-\$80.29	
01/24/18	Interest on Escrow Advance	-\$77.70	
01/24/18	Interest on Escrow Advance	-\$80.29	
02/01/18	Interest on Escrow Advance	\$94.28	

Important Messages

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

Real estate taxes paid in 2017: \$1,799.04.

201584

*THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION IS NOW DUE. CITIMORTGAGE, HOWEVER, WILL ACCEPT AN AMOUNT LESS THAN THE ACCELERATED AMOUNT TO REINSTATE YOUR LOAN. THE REINSTATEMENT AMOUNT IS ALSO SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION. THE REINSTATEMENT AMOUNT IS THE AMOUNT CITIMORTGAGE WILL ACCEPT TO BRING YOUR LOAN CURRENT AS OF THE DATE OF THIS STATEMENT. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



Delinquency Notice

citi

As of 02/19/18, your account is 2882 days delinquent. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

Recent Account History

- Payment due 09/01/17: Unpaid Regular Monthly Payment amount of \$94,069.80.
- Payment due 10/01/17: Unpaid amount of \$158,374.83.
- Payment due 11/01/17: Unpaid amount of \$111,192.26.
- Payment due 12/01/17: Unpaid amount of \$112,262.14.
- Payment due 01/01/18: Unpaid amount of \$102,928.98.
- Payment due 02/01/18: Unpaid amount of \$104,068.90.

- Your loan has been accelerated. The reinstatement amount now due is: \$105,012.47.

This amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount shown in the Explanation of Amount Due section is now due. CitiMortgage, however, will accept an amount less than the accelerated amount to reinstate your loan. The reinstatement amount is also shown in the Explanation of Amount Due section. The reinstatement amount is the amount CitiMortgage will accept to bring your loan current as of this statement. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement or payoff amount.

If you are represented by an attorney, provide a copy of this statement to your attorney.

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/stf/hcc/hcs.cfm

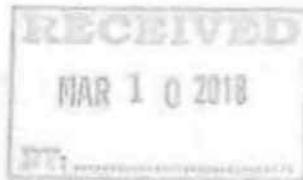
EOTSPR

¹THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION IS NOW DUE. CITIMORTGAGE, HOWEVER, WILL ACCEPT AN AMOUNT LESS THAN THE ACCELERATED AMOUNT TO REINSTATE YOUR LOAN. THE REINSTATEMENT AMOUNT IS ALSO SHOWN IN THE EXPLANATION OF AMOUNT DUE SECTION. THE REINSTATEMENT AMOUNT IS THE AMOUNT CITIMORTGAGE WILL ACCEPT TO BRING YOUR LOAN CURRENT AS OF THE DATE OF THIS STATEMENT. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY





CitiMortgage, Inc.
www.citimortgage.com



* 0846588 000000054 OCM012 0933703
WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

March 06, 2018

[REDACTED]

Your mortgage loan payment is past due and your property may be referred to foreclosure unless immediate action is taken.

Account: [REDACTED] 851
Property Address: 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

Dear WILLIAM R SCHULTE and MELANI SCHULTE:

We are writing to let you know that your mortgage loan payment is past due, and your property may be referred to foreclosure after 14 days from the date of this letter.

You may be able to avoid foreclosure by paying the total amount necessary to bring the account current, obtaining a loan modification, or selling your house through a short sale approved by us.

We want to give you important information about the status of your account, discuss next steps, and let you know about workout options that may be available. Be sure you read this letter in its entirety. It also spells out, in legal terms, why we are moving forward with the foreclosure process and what you may do in response.



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ASPC6



Mortgage Account Information

Account Number: [REDACTED] 51-7
 Payment Due Date: 04/01/18
 Amount Due: \$107,186.98

Statement Date: 03/19/18

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314*

Please reference your account number [REDACTED] 851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is JENNIFER MORAN 855-843-2549, Ext 0366479.*

Explanation of Amount Due

Principal	\$602.77
Interest	\$278.64
Escrow	\$163.81
Regular Monthly Payment	\$1,045.22
Fees/Advances Charged	\$84.07
Past Due Amount	\$106,057.69
Total Amount Due	\$107,186.98

Account Information

WILLIAM R SCHULTE	
MELANI SCHULTE	
Property Address:	9500 ASPEN GLOW DR
	LAS VEGAS, NV 89134
Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$15,065.01
CitiMortgage Taxes Paid Year to Date	\$0.00

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$254.00
Total	\$0.00	\$254.00

Transaction Activity Since Last Statement (02/20/18 to 03/19/18)

Date	Description	Charges/Adjustments	Payments
03/01/18	Interest on Escrow Advance		\$84.07

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7 Total Amount Due by 04/01/18: \$107,186.98

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$
Additional Escrow:	\$
Additional Late Charges:	\$
Additional Monthly Payment:	\$
Total Amount Enclosed	\$

P.O. Box 6243
Sioux Falls, SD 57117-6243Mortgage Statement
Enclosed

00001620 1 J0501038 DTF 00001620

[REDACTED]
 WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

 CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015
 [REDACTED]

Delinquency Notice



As of 03/19/18, your account is 2910 days delinquent. Failure to bring your loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring your loan to foreclosure.

Recent Account History

- Payment due 10/01/17: Unpaid Regular Monthly Payment amount of \$95,115.02.
- Payment due 11/01/17: Unpaid Regular Monthly Payment amount of \$96,160.24.
- Payment due 12/01/17: Unpaid Regular Monthly Payment amount of \$97,205.46.
- Payment due 01/01/18: Unpaid Regular Monthly Payment amount of \$98,250.68.
- Payment due 02/01/18: Unpaid Regular Monthly Payment amount of \$99,295.90.
- Payment due 03/01/18: Unpaid Regular Monthly Payment amount of \$100,341.12.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$101,386.34.**
This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of your statement or any fees that have not been billed or posted to your account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on your account and/or the exact amount needed to bring your account up to date.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm



Melani Schulte
9811 West Charleston Blvd. #2-351
Las Vegas, NV 89117

Mail Received

March 22, 2018

MAR 28 2018

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

Property Address: 9500 Aspen Glow Dr., Las Vegas, NV 89134-0134
Associated Account Numbers: [REDACTED] 851
Associated Borrowers: William R. Schulte & Melani Schulte
RE: NOTICE OF ERROR UNDER 12 CFR SECTION 1024.35

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

Under Section 1024.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of §1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.
- (6) Failure to provide an accurate payoff balance amount upon a borrower's request pursuant to 12 CFR 1026.36(c)(3).

- (7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.
- (8) Failure to accurately and timely transfer information relating to the servicing of a borrower's mortgage loan account to a transferee servicer.
- (9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).
- (10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).
- (11) Any other error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

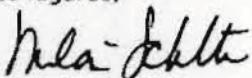
FURTHERMORE, YOU ARE IN COMPLETE VIOLATION OF THE ORDER CONFIRMING MY CHAPTER 11 BANKRUPTCY PLAN OF REORGANIZATION ENTERED 3/8/2011, CASE 09-29123-BAM (SEE ATTACHED – HIGHLIGHTED ON PAGE 8).

In your correspondence dated December 11, 2017, I note the following **ERRORS:**

- 1) Payments made between the date of the bankruptcy in the court ordered amount of \$522.64 at a rate of 5.25% have not been applied correctly. You have left them in unapplied funds category and not applied correctly to the balance. Thus not applying the payments correctly.
- 2) Continually adding in pre-bankruptcy charges, fees etc. that were stripped from the loan at confirmation.
- 3) Continually adding these false amounts, claiming that I'm due and owing to you placing me into default status as your numbers are completely inaccurate.
- 4) Filing false documents with the Clark County Recorder's Office based on the above inaccurate and incorrect numbers.
- 5) Failing to correctly Board the loan per the bankruptcy confirmation numbers.
- 6) Filing Incorrect and inaccurate information on my credit report causing my credit score to be lowered.
- 7) Not sending me monthly statements with correct information detailed within.

Please provide the requested information in the time outlined under the amendments to the address provided.

Best regards,



Melani Schulte

William R. Schulte



c/o Melani Schulte, 9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

ASPEC

In Re: 9500 ASPEN GLOW DR, LAS VEGAS NV 89134-0134

APN: 138-19-515-038

William R. Schulte, SSN: [REDACTED], DOB 8/16/51

Loan:

Please be advised, that per our divorce and bankruptcy, Melani Schulte is solely responsible for the debt associated with the property. Therefore, I authorize you to communicate all information with her about the loan. Further, I authorize Melani Schulte's agents (including but not limited to the employees and agents of the Law Offices Max Gardner, Max Gardner Law, PLLC, RR Compliance Consulting and the Law Offices of Amberlea Davis) to obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to my mortgage loan.

This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower. I also understand and consent to the disclosure of my personal information and the terms of any agreements under the Making Home Affordable or Hardest Hit Fund Programs by Servicer or State HFA to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act.

Please send all mail directly to Melani Schulte at 9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117. If you include my name on the mail, you must also include c/o Melani Schulte. You are authorized to make those changes immediately.

Sincerely,

William R. Schulte

State of Nevada
County of Clark

This instrument was acknowledged before me on 3/8/17 by William R. Schulte.



Amberlea Davis
Notary Public
No. 14-NV-1 Exp 10/1/2018

Melani Schulte
9811 West Charleston Blvd. #2-351
Las Vegas, NV 89117

March 22, 2018

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

Property Address: 9500 Aspen Glow Dr., Las Vegas, NV 89134-0134
Associated Account Numbers: [REDACTED] 351
Associated Borrowers: William R. Schulte & Melani Schulte

RE: **NOTICE OF ERROR UNDER 12 CFR SECTION 1024.35**
NOTICE OF BANKRUPTCY VIOLATION

YOU ARE IN COMPLETE VIOLATION OF THE ORDER CONFIRMING MY CHAPTER 11 BANKRUPTCY PLAN OF REORGANIZATION ENTERED 3/8/2011, CASE 09-29123-BAM (SEE ATTACHED – HIGHLIGHTED ON PAGE 8).

In your correspondence dated December 11, 2017, I note the following **ERRORS**:

- 1) Payments made between the date of the bankruptcy in the court ordered amount of \$522.64 at a rate of 5.25% **have not been applied correctly. You have left them in unapplied funds category and not applied correctly to the balance. Thus not applying the payments correctly.**
- 2) Continually adding in **pre-bankruptcy charges, fees etc.** that were stripped from the loan at confirmation.
- 3) Continually adding these **false amounts**, claiming that I'm due and owing to you placing me into default status as your numbers are completely inaccurate.
- 4) Filing **false documents** with the Clark County Recorder's Office based on the above **inaccurate and incorrect** numbers.
- 5) Failing to correctly **Board the loan** per the bankruptcy confirmation numbers.
- 6) **Filing incorrect and inaccurate information** on my credit report causing my credit score to be lowered.
- 7) Not sending me **monthly statements** with correct information detailed within.

In reviewing your loan history, I noticed the following errors:

- 1) Bankruptcy ordered was not followed. I've attached the bankruptcy order again for your reference.
- 2) My payments were NOT applied to the balance but instead were pooled in the unapplied funds. Example see Page 20, line 6.
- 3) Pre-bankruptcy amounts that were stripped in the bankruptcy were still being charged. Example see ??????????
- 4) I see that payment was received but you are not applying to this balance.

Please consider this letter to constitute a **Notice of Error** under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

Under Section 102.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

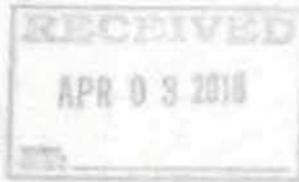
- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of §1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.
- (6) Failure to provide an accurate payoff balance amount upon a borrower's request pursuant to 12 CFR 1026.36(c)(3).
- (7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.
- (8) Failure to accurately and timely transfer information relating to the servicing of a borrower's mortgage loan account to a transferee servicer.
- (9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).
- (10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).
- (11) Any other error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

Please provide the requested information in the time outlined under the amendments to the address provided.

Best regards,

Melani Schulte

CitiMortgage, Inc.
PO Box 790005
St. Louis MO 63179-0005



www.citimortgage.com

03/28/18

00000010 BB 1DZ 068 DFL0145D NBC 129



WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117

00000309
UPGR

RE: Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan#: [REDACTED] 351

Dear CitiMortgage Client(s):

My name is The Homeowner Support Team, and due to a recent internal business change, I will be your new Homeowner Support Specialist. I want to assure you that I will continue to provide assistance to you and answer any questions you might have throughout this process. You can check the status of your treatment as well as submit the necessary documentation electronically on www.citimortgage.com (online access & document upload may be unavailable under certain circumstances). If you have questions, please feel free to call me at 1-855-843-2549, ext. 0366453 or e-mail me at Eru_support@Citi.Com.

Please remember as you move through the process you are likely to receive documents in the mail requiring information and/or your signature. Once received, quickly complete and return the documents to keep your review moving along. The quickest way to return your documents is to upload them electronically on www.citimortgage.com (online access & document upload may be unavailable under certain circumstances). They can be also be faxed to me at 1-866-940-8125 or mailed to CitiMortgage, Inc. 1000 Technology Drive MS 420 O'Fallon, MO 63368. If you have questions about the documents you receive, please give me a call. Your application for loss mitigation assistance will be reviewed for completion and approval after all required documents are received.

I will contact you regularly as additional information is required. You can also review treatment status and find information online at citimortgage.com. Remember, during any point of your treatment review if you have any questions or if you are concerned with how we have handled your account, you can reach me at 1-855-843-2549, ext. 0366453, Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:00 p.m. CT and Saturday 7:00 a.m. - 4:00 p.m. CT, or e-mail me at Eru_support@Citi.Com. You may also contact us via fax at 1-866-940-8125 or via mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, Mail Station 420, O'Fallon, MO 63368.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673).

In accordance with federal law, CitiMortgage, Inc. has designated the following address where

26428342.1
0-3

EOLR-405R 1976 5164 CFR044 07 160329
PAGE: 00001 OF: 00001
00000309



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DO9LTD301

you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

I look forward to working with you.

Sincerely,

The Homeowner Support Team
CitiMortgage, Inc.

NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the Homeowner Support Team.

If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

LM0420.45089



CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

REPRESENTATION OF PRINTED DOCUMENT

Important Loan Information

Mortgage Account Number
351

Page 1 of 1

03/30/2018

00000002 B3 102 090 LT80102D NBC 515



340

WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117

Dear CitiMortgage Client(s):

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

To contact us visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

CST0319.42447

三

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INTERNET REPRINT
CITI 4815 0720



CitiMortgage, Inc.
1000 Technology Drive
Mail Station 420
O'Fallon, MO 63368

ASPEC

www.citimortgage.com

04/03/2018



090245-001205 DCL04 001 436438
WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117

RE: Property Address: 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134
CitiMortgage, Inc. Loan #: [REDACTED] 351

Dear CitiMortgage, Inc. Customer(s):

Important Information: This letter provides important information about the various types of notices that you may receive from us as a result of your delinquency.

Some notices we send will relate to Loss Mitigation assistance. Loss Mitigation assistance may include programs such as repayment plans, loan modifications and short sales.

Other notices we send will relate to collection of past due amounts and possible foreclosure. These notices include demand letters and foreclosure related notices. You may receive these notices even though you are pursuing Loss Mitigation assistance. These notices may be required by law, regulation or investor requirements, and are not intended to discourage you from pursuing Loss Mitigation assistance.

We encourage you to remain in regular contact with your designated Homeowner Support Specialist and provide any additional documents or information that has been requested.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call THE HOMEOWNER SUPPORT TEAM at 1-855-843-2549 ext. 0366453, Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:00 p.m. CT and Saturday 7:00 a.m. - 4:00 p.m. CT, or via e-mail at ERU_SUPPORT@CITI.COM. You may also contact us via mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MO 63368.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673) and ask for MHA Help.

In accordance with federal law, CitiMortgage has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

Sincerely,

THE HOMEOWNER SUPPORT TEAM
CitiMortgage, Inc.

NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

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If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Information for Massachusetts Residents:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

ASPEG

citi

Mortgage Account Information

Account Number: [REDACTED] 51-7
 Payment Due Date: 05/01/18
Amount Due: **\$108,365.28**

Statement Date: 04/17/18

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-866-272-4749*

Please reference your account number [REDACTED] 51 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Amount Due

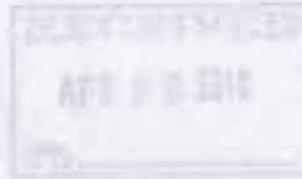
Principal	\$806.54
Interest	\$274.87
Escrow	\$163.81
Regular Monthly Payment	\$1,045.22
Fees/Advances Charged	\$133.08
Past Due Amount	\$107,186.98
Total Amount Due	\$108,365.28

Account Information

WILLIAM R SCHULTE	
MELANI SCHULTE	
Property Address:	9500 ASPEN GLOW DR
	LAS VEGAS, NV 89134
Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$15,065.01
CitiMortgage Taxes Paid Year to Date	\$0.00

Past Payments Breakdown

	Paid Since 03/19/18	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$254.00
Total	\$0.00	\$254.00



Transaction Activity (03/20/18 to 04/17/18)

Date	Description	Charges/Adjustments	Payments
03/22/18	Recording Fee		\$40.00
04/01/18	Interest on Escrow Advance		\$93.08

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7	Total Amount Due by 05/01/18: \$108,365.28
---------------------------------	---------------------------------------------------



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage Statement
 Enclosed

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional
 Principal: \$
 Additional
 Escrow: \$
 Additional Late
 Charges: \$
 Additional Monthly
 Payment: \$
 Total Amount:
 Enclosed: \$

00001752 1 J0501729 DTF 00001752

Include account number on check. Make payable to CitiMortgage, Inc.

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

00007085
UPGR

17500 0104522 0836528 0836528 [REDACTED] 51-7 0008

Delinquency Notice

citi

As of 04/17/18, your account is 2939 days delinquent. Failure to bring the loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring the loan to foreclosure.

Recent Account History

- Payment for 11/01/17: Unpaid Regular Monthly Payment amount of \$96,160.24.
- Payment for 12/01/17: Unpaid Regular Monthly Payment amount of \$97,205.46.
- Payment for 01/01/18: Unpaid Regular Monthly Payment amount of \$98,250.68.
- Payment for 02/01/18: Unpaid Regular Monthly Payment amount of \$99,295.90.
- Payment for 03/01/18: Unpaid Regular Monthly Payment amount of \$100,341.12.
- Payment for 04/01/18: Unpaid Regular Monthly Payment amount of \$101,386.34.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$102,431.56.**
This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of the statement or any fees that have not been billed or posted to the account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on the account and/or the exact amount needed to bring the account up to date.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/stfh/hcc/hcs.cfm

EDT 584





CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

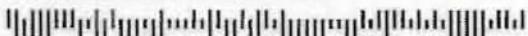
**Important Loan
Information**

Mortgage Account Number
351

Page 1 of 1

04/25/2018

00000003 BB 10Z 116 LTR0102D NBC 55G



WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117

00000042
UPGR



Dear CitiMortgage Client(s):

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

To contact us visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

CST0319.42447



ASREC

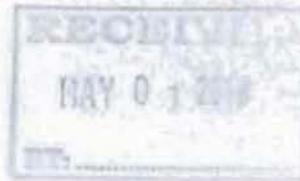


1000 Technology Drive,
Mail Station 420
O'Fallon, MO 63368

April 26, 2018

VIA Regular Mail

WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117



RE: Mortagor Name(s): WILLIAM R SCHULTE & MELANI SCHULTE
Property Address: 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

CitiMortgage Loan number: [REDACTED] 351

Dear CitiMortgage Customer(s):

This letter is in response to your inquiries dated March 22, 2018 and received in the Default Mortgage Account Research Services Department of CitiMortgage Inc. (CMI) on March 28, 2018 and April 24, 2018.

Thank you for contacting CitiMortgage. We received your Qualified Written Request in which you state errors have occurred in the servicing of the above loan.

After review of the above loan, we have assigned the loan to our Bankruptcy Response Unit. Currently, the account is under review and being assigned to a specialist who will audit the account with the Confirmation Order. We appreciate you bringing this matter to our attention, and we apologize for any inconvenience you may have experienced while trying to resolve this matter.

If you have any further questions, please contact the Bankruptcy Department at 866-613-5636, Monday through Friday from 7:00 a.m. to 4:00 p.m., CT.

Based on the completed research, CitiMortgage trusts this letter has addressed your concerns on the above loan. Should you have any further questions please feel free to call us at 877-882-5015, Monday - Friday 9:00 a.m. - 7:00 p.m. CT or by fax at 866-675-5772. You may also contact us via mail at CitiMortgage Inc., Attn: DMARS, 9060 S Rita Rd, Tucson, AZ 85747

When you call or write, please refer to loan number [REDACTED] 351.

Sincerely,

CitiMortgage, Inc.

NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for CitiMortgage.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

CitiMortgage, Inc.
PO Box 790005
St. Louis MO 63179-0005

6/14/14

HYPE
citi

www.citimortgage.com

06/04/18

00000578 B8 1OZ 155 DFL0145D NBC 216

Amberlea Davis
Amberlea Davis
415 S. 6th Street, Ste 300
Las Vegas, NV 89101

00002257

RE: Client(s) Name: William R Schulte
Melani Schulte
Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan #: [REDACTED] 351
Case #: 17-12883

Dear Counselor:

IMPORTANT: This communication is in regards to your above-referenced client's mortgage loan. Please forward to your client if you deem appropriate.

Dear CitiMortgage Client(s):

We are writing to inform you that if you are a Servicemember or dependent of a Servicemember, you may be entitled to certain rights and protections under the Servicemembers Civil Relief Act (SCRA), including mortgage and foreclosure protection as well as counseling services. Counseling service information is available at agencies such as Military OneSource, Armed Forces Legal Assistance, and a HUD-certified housing counselor. Enclosed is the United States Department of Housing and Urban Development Servicemembers Civil Relief Act Notice, which provides additional information on these legal rights and protections available under the SCRA.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673).

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-866-272-4749 Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. to 6:00 p.m. CT, and Saturday 7:00 a.m. - 11:00 a.m. CT or e-mail us at: eru_support@citi.com. You may also contact us via mail at: CitiMortgage, Inc., 1000 Technology Drive, MS 514, O'Fallon, MO 63368.

In accordance with federal law, CitiMortgage, Inc. has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.
PO Box 6728



ASPEE

citi

Mortgage Account Information

Account Number: [REDACTED] 51-7
 Payment Date: 08/01/18
 Payment Amount: \$111,797.04

Statement Date: 07/17/18

How to reach us

www.citigmortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636*

Please reference your account number [REDACTED] 51 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Payment Amount

Principal	\$621.84
Interest	\$259.57
Escrow	\$163.81
Regular Monthly Payment	\$1,045.22
Past Unpaid Amount	\$110,751.82
Total Payment Amount	\$111,797.04

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134
 Type of Mortgage
 Outstanding Principal Balance
 Interest Rate
 Escrow Balance

FIXED RATE LOAN
 \$87,997.47
 7.50000%
 -\$16,608.63

Past Payments Breakdown

	Paid Since 07/01/18	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	-\$773.62
Partial Payment (Unapplied)**	\$0.00	\$1,027.62
Total	\$0.00	\$254.00

PAID

Transaction Activity (07/02/18 to 07/17/18)

Date	Description	Chk. No.	Charges/Adjustments	Payments
07/03/18	Escrow Disbursement - Hazard Insurance			-\$516.00

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7 Total Amount For 08/01/18: \$111,797.04P.O. Box 6243
Sioux Falls, SD 57117-6243Mortgage Statement
Enclosed

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$
Additional Escrow:	\$
Additional Late Charges:	\$
Additional Monthly Payment:	\$
Total Amount Enclosed	\$

000017111 J0501926 DTF 00001711

Include account number on check. Make payable to CitiMortgage, Inc.

[REDACTED]
 WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE2
 LAS VEGAS NV 89117-7519

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

00008654
N107

17500 0104522 1179704 1179704 [REDACTED] 517 0008

Account History



Recent Account History

- Payment for 02/01/18: Unpaid Regular Monthly Payment amount of \$100,341.12.
- Payment for 03/01/18: Unpaid Regular Monthly Payment amount of \$101,386.34.
- Payment for 04/01/18: Unpaid Regular Monthly Payment amount of \$102,431.56.
- Payment for 05/01/18: Unpaid Regular Monthly Payment amount of \$103,476.78.
- Payment for 06/01/18: Unpaid Regular Monthly Payment amount of \$104,522.00.
- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$105,567.22.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$106,612.44**

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

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NPF6

citi

Mortgage Account Information

Account Number: [REDACTED] 351-7
 Payment Date: 09/01/18
 Payment Amount: \$111,799.71

Statement Date: 08/17/18

How to reach us

www.citimortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636*

Please reference your account number [REDACTED] 351 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Payment Amount

Principal	\$625.73
Interest	\$255.68
Escrow	\$163.81
Regular Monthly Payment	\$1,045.22
Fees/Advances Charged	\$2.67
Past Unpaid Amunt	\$110,751.82
Total Payment Amount	\$111,799.71

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134

FIXED RATE LOAN
 Outstanding Principal Balance \$87,666.04
 Interest Rate 7.50000%
 Escrow Balance -\$16,917.76
 Interest Paid Year to Date \$549.98
 CitiMortgage Taxes Paid Year to Date \$472.94

Past Payments Breakdown

	Paid Since 07/17/18	Paid Year to Date
Principal	\$331.43	\$331.43
Interest	\$549.98	\$549.98
Escrow	\$163.81	-\$609.81
Partial Payment (Unapplied)**	\$0.06	\$1,027.68
Total	\$1,045.28	\$1,299.28

Transaction Activity (07/18/18 to 08/17/18)

Date	Description	Charges/Adjustments	Payments
07/23/18	Interest on Escrow Advance	-\$80.99	
07/30/18	Escrow Disbursement - County Tax		-\$472.94

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number:	51-7	Total Amount For 09/01/18:	\$111,799.7
Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.	Additional Principal: \$ Additional Escrow: \$ Additional Late Charges: \$ Additional Monthly Payment: \$ Total Amount Enclosed: \$		

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

0001650 1 J0501555 DTF 00001650

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE2
 LAS VEGAS NV 89117-7519

00013642
M108

17500 0104522 1179971 1179971 [REDACTED] 517 0009

Mortgage Account Information

citi

ACCOUNT NUMBER [REDACTED] 851-7

Transaction Activity (07/18/18 to 08/17/18)

Date	Description	Charges/Adjustments	Payments
07/31/18	Post-Petition Partial Payment Received - Thank you		\$522.64
07/31/18	Post-Petition Partial Payment Received - Thank you		-\$1,045.22
07/31/18	Post-Petition Partial Payment Received - Thank you		\$1,045.22
08/01/18	Interest on Escrow Advance		\$83.66
08/14/18	Post-Petition Partial Payment Received - Thank you		\$522.64

Important Messages

If you no longer wish to receive statements, please send a written request to the following address: **1000 Technology Drive, MS 100 Opt Out/In, O'Fallon, MO 63368**. If you later choose to resume delivery of statements, you must do so in writing to the above address. Please be aware that we cannot resume delivery of statements if such delivery was halted by a Bankruptcy Court order.

201584

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Account History

citi

Recent Account History

- Payment for 03/01/18: Unpaid Regular Monthly Payment amount of \$100,341.12.
- Payment for 04/01/18: Unpaid Regular Monthly Payment amount of \$101,386.34.
- Payment for 05/01/18: Unpaid Regular Monthly Payment amount of \$102,431.56.
- Payment for 06/01/18: Unpaid Regular Monthly Payment amount of \$103,476.78.
- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$104,522.00.
- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$105,567.22.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$106,612.44**

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/stfh/hcc/hcs.cfm

45104



ASPC

Mortgage Account Information

citi

Account Number: [REDACTED] 51-7
 Payment Due Date: 10/01/18
 Amount Due: \$66,522.24

Statement Date: 09/18/18

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-866-272-4749*

Please reference your account number [REDACTED] 51 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Amount Due

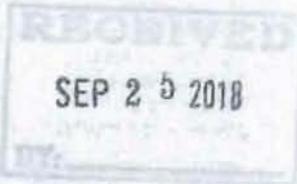
Principal	\$161.51
Interest	\$361.13
Escrow	\$196.08
Regular Monthly Payment	\$718.72
Past Due Amount	\$65,803.52
Total Amount Due	\$66,522.24

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134
 Type of Mortgage FIXED RATE LOAN
 Outstanding Principal Balance \$94,646.23
 Interest Rate 5.25000%
 Escrow Balance \$0.00
 CitiMortgage Taxes Paid Year to Date \$944.11

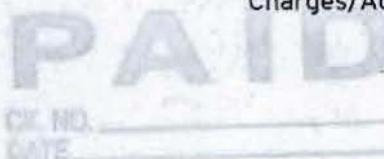
Past Payments Breakdown

	Paid Since 08/17/18	Paid Year to Date
Principal	\$333.50	\$664.93
Interest	\$547.91	\$1,097.89
Escrow	\$163.81	-\$446.00
Partial Payment (Unapplied)**	\$522.58	\$505.10
Total	\$522.64	\$1,821.92



Transaction Activity (08/18/18 to 09/18/18)

Date	Description	Charges/Adjustments	Payments
09/01/18	Interest on Escrow Advance	\$82.65	
09/11/18	Post-Petition Partial Payment Received - Thank you		\$522.64
09/11/18	Post-Petition Partial Payment Received - Thank you		-\$1,045.22



Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7

Total Amount Due by 10/01/18:

\$66,522.24

P.O. Box 6243
Sioux Falls, SD 57117-6243Mortgage Statement
Enclosed

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$
Additional Escrow:	\$
Additional Late Charges:	\$
Additional Monthly Payment:	\$
Total Amount Enclosed	\$

00001518 1 J0501797 DTF 00001518

Include account number on check. Make payable to CitiMortgage, Inc.

[REDACTED]
 WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE2-351
 LAS VEGAS NV 89117-7519

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED]-7

Transaction Activity (08/18/18 to 09/18/18)

Date	Description	Charges/Adjustments	Payments
09/11/18	Post-Petition Partial Payment Received - Thank you		\$1,045.22
09/12/18	Interest on Escrow Advance	-\$82.65	
09/12/18	Interest on Escrow Advance	-\$83.66	
09/12/18	Foreclosure Attorney Fee (Filing, Search, Etc.)	-\$891.25	
09/12/18	Foreclosure Attorney Fee (Filing, Search, Etc.)	-\$915.00	
09/12/18	Recording Fee	-\$40.00	
09/12/18	Title Cost Fee	-\$655.00	
09/12/18	Service Expense Fee	-\$25.00	
09/12/18	Service Expense Fee	-\$200.00	
09/12/18	Recording Fee	-\$18.00	
09/12/18	Sale Posting Fee	-\$85.00	
09/12/18	Certified Mail Fee	-\$234.66	
09/12/18	Title Cost Fee	-\$50.00	
09/12/18	Recording Fee	-\$54.00	
09/12/18	Publication Fee	-\$220.00	
09/12/18	Sale Posting Fee	-\$100.00	
09/12/18	Certified Mail Fee	-\$373.49	
09/12/18	Title Cost Fee	-\$646.60	
09/12/18	Service Expense Fee	-\$110.00	
09/12/18	Recording Fee	-\$17.00	
09/12/18	Certified Mail Fee	-\$318.61	
09/12/18	Breach Letter Document Fee	-\$50.00	
09/18/18	Escrow Disbursement - County Tax		-\$471.17
09/18/18	Modification - Written Off Principal Decrease	-\$9,911.43	
09/18/18	Modification - Written Off Interest Decrease	-\$5,458.30	
09/18/18	Modification - Capitalized Principal Increase	\$17,225.12	
09/18/18	Modification - Escrow Decrease	-\$17,225.12	
09/18/18	Bankruptcy Attorney Fee	\$400.00	

Important Messages

You must pay the full amount due today. Call our office at 1-800-723-7906.

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

Looking for the latest interest rates and valuable tools for refinancing or purchasing a new home? Visit www.citi.com/Homeownership today.

201584



Delinquency Notice

citi

As of 09/18/18, your account is 2759 days delinquent. Failure to bring the loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring the loan to foreclosure.

Recent Account History

- Payment for 04/01/18: Unpaid Regular Monthly Payment amount of \$61,809.92.
- Payment for 05/01/18: Unpaid Regular Monthly Payment amount of \$62,528.64.
- Payment for 06/01/18: Unpaid Regular Monthly Payment amount of \$63,247.36.
- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$63,966.08.
- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$64,684.80.
- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$65,403.52.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$66,122.24.**
This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of the statement or any fees that have not been billed or posted to the account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on the account and/or the exact amount needed to bring the account up to date.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

101584

ASPEL

CitiMortgage, Inc.
PO Box 790005
St. Louis MO 63179-0005


www.citimortgage.com

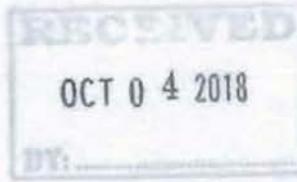
09/27/18

00000143 BB 10Z 270 DFL0145D NBC 369

Johnson & Gubler, P.C.
8831 West Sahara Avenue
Las Vegas, NV 89117-

00003915
UPGR

RE: Client (s) Name: William R Schulte
Melani Schulte
Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan #: █ 851
Case Number: 18-12734



311227526.1
6-8

501R405R 1076 5164 CPN084 07 100126
039935215
PAGE 60961 OF 66881

Dear Counselor:

IMPORTANT: This communication is in regards to your above-referenced client's mortgage loan. Please forward to your client if you deem appropriate.

Dear CitiMortgage, Inc. Client(s):

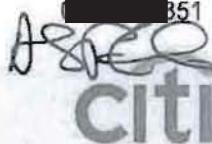
Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

Your decision to discuss workout options with CitiMortgage, Inc. is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Due to a recent internal business change, you have been reassigned to Alfonso Silvas to assist as your Homeowner Support Specialist. Be assured that you will continue to receive assistance and have any questions you might have throughout this process answered. You can check the status of your treatment as well as submit the necessary documentation electronically on www.citimortgage.com (online access & document upload may be unavailable under certain circumstances). If you have questions, please feel free to call 1-855-843-2549, ext. 0365077 or e-mail at Alfonso.Valencia.Silvas@Citi.Com.

Please remember as you move through the process you are likely to receive documents in the mail requiring information and/or your signature. Once received, quickly complete and return the documents to keep your review moving along. The quickest way to return your documents is to upload them electronically on www.citimortgage.com (online access & document upload may be unavailable under certain circumstances). They can also be faxed to 1-866-940-8125 or mailed to CitiMortgage, Inc. 1000 Technology Drive MS 420 O'Fallon, MO 63368. If you have questions about the documents you receive, please don't hesitate to call. Your application for loss

CitiMortgage, Inc.
PO Box 6243
Sioux Falls SD 57117-6243



www.citimortgage.com

10/16/18

00000004 BB 1OZ 269 LTR0080D NBC 122

WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE2-351
LAS VEGAS NV 89117-7519

00006323
UPGR

RECEIVED

OCT 22 2018

RE: Property Address: 9500 Aspen Glow Dr
Las Vegas, NV 89134
CitiMortgage Loan#: [REDACTED] 351

PAID
CK NO. _____
DATE _____

Dear CitiMortgage Client(s):

We recently received your remittance for your mortgage payment. Your remittance was insufficient to cover your mortgage payment in full. To avoid the assessment of a late fee, your remittance was applied first to principal and interest, paying both in full. This left a shortage in the required monthly escrow amount. We are asking that you remit the outstanding amount of \$27.97.

To ensure proper handling, please include your CitiMortgage account number and mail your remittance to the address listed below. When we receive the difference, we will apply the funds to your escrow account. Please note failure to remit the funds may cause an escrow shortage in the future.

CitiMortgage, Inc.
P.O. Box 78015
Phoenix, AZ 85062-8015

CitiMortgage offers the E-Z Pay Program, which is a convenient service that provides you the ability to have your monthly mortgage payment automatically drafted from your checking or savings account. Additional information regarding the E-Z Pay Program can be found on the back of your Monthly Mortgage Account Statement.

To contact us visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. TTY services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

This is an attempt to collect a debt and any information obtained will be used for that purpose



Information for Massachusetts Residents:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

INV0001.66934

Mortgage Account Information



ACCOUNT NUMBER: [REDACTED] 51-7

Transaction Activity (09/19/18 to 10/17/18)

Important Messages

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Account History



Recent Account History

- Payment for 05/01/18: Unpaid Regular Monthly Payment amount of \$48,872.96.
- Payment for 06/01/18: Unpaid Regular Monthly Payment amount of \$49,591.68.
- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$50,310.40.
- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$51,029.12.
- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$51,747.84.
- Payment for 10/01/18: Unpaid Regular Monthly Payment amount of \$52,466.56.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$53,185.28**

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

401584

HSP/C

citi

Mortgage Account Information

Account Number: [REDACTED] 51-7
 Payment Date: 12/01/18
 Payment Amount: \$53,273.28

Statement Date: 11/19/18

How to reach us

www.citimortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636*

Please reference your account number [REDACTED] 51 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Payment Amount

Principal	\$162.93
Interest	\$359.71
Escrow	\$196.08
Regular Monthly Payment	<u>\$718.72</u>
Fees/Advances Charged	\$88.00
Past Unpaid Amount	\$52,466.56
Total Payment Amount	<u>\$53,273.28</u>

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134

FIXED RATE LOAN
 Outstanding Principal Balance \$92,382.33
 Interest Rate 5.25000%
 Escrow Balance \$3,893.63
 Interest Paid Year to Date \$2,577.92
 CitiMortgage Taxes Paid Year to Date \$944.11

Past Payments Breakdown

	Paid Since 10/17/18	Paid Year to Date
Principal	\$117.95	\$16,285.90
Interest	\$404.69	\$2,577.92
Escrow	\$196.08	-\$16,323.18
Partial Payment (Unapplied)**	\$326.56	\$326.56
Total	\$1,045.28	\$2,867.20

Transaction Activity (10/18/18 to 11/19/18)

Date	Description	Charges/Adjustments	Payments
10/22/18	Post-Petition Partial Payment Received - Thank you		\$522.64
11/12/18	Post-Petition Partial Payment Received - Thank you		\$522.64

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7	Total Amount For 12/01/18: \$53,273.28
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P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage Statement
 Enclosed

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal: \$
 Additional Escrow: \$
 Additional Late Charges: \$
 Additional Monthly Payment: \$
 Total Amount Enclosed: \$

00001192 1 J0501956 DTF 00001192

Include account number on check. Make payable to CitiMortgage, Inc.

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE2-351
 LAS VEGAS NV 89117-7519

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

Mortgage Account Information**citi**

ACCOUNT NUMBER: [REDACTED] 351-7

Transaction Activity (10/18/18 to 11/19/18)

Date	Description	Charges/Adjustments	Payments
11/12/18	Post-Petition Partial Payment Received - Thank you		-\$718.72
11/12/18	Post-Petition Partial Payment Received - Thank you		\$718.72
11/19/18	Property Valuation - Broker Price Opinion Fee	\$88.00	

Important Messages

If you no longer wish to receive statements, please send a written request to the following address: **1000 Technology Drive, MS 100 Opt Out/In, O'Fallon, MO 63368**. If you later choose to resume delivery of statements, you must do so in writing to the above address. Please be aware that we cannot resume delivery of statements if such delivery was halted by a Bankruptcy Court order.

The mortgage debt has been modified by an Order in the bankruptcy proceeding. The Explanation of Payment Amount section is based upon the terms of that Order.

If the outstanding principal balance is less than the monthly contractual amount, you may contact us to receive the final payoff amount.

Due to year-end processing, payments received between 9 p.m. and Midnight ET on December 31st will be credited to 2018 for tax reporting purposes and posted to your account history in January 2019.

20159h

Account History

citi

Recent Account History

- Payment for 06/01/18: Unpaid Regular Monthly Payment amount of \$48,872.96.
- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$49,591.68.
- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$50,310.40.
- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$51,029.12.
- Payment for 10/01/18: Unpaid Regular Monthly Payment amount of \$51,747.84.
- Payment for 11/01/18: Unpaid Regular Monthly Payment amount of \$52,466.56.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$53,185.28**

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hsg/stf/hcc/hcs.cfm

Melani Schulte
9811 West Charleston Blvd. #2-351
Las Vegas, NV 89117

November 29, 2018

CitiMortgage, Inc.
PO Box 6728
Sioux Falls, SD 57117-6728

Property Address: 9500 Aspen Glow Dr., Las Vegas, NV 89134
Associated Account Numbers: Bayview Loan # [REDACTED] 304
Associated Borrowers: Melani Schulte & William R. Schulte
9811 West Charleston Blvd., #2-351
Las Vegas, NV 89117

Per the CFPB 2016 Mortgage Servicing Final Rule, mortgage servicers are required (as of April 19, 2018) to provide me with modified periodic statements to the borrower who files for a bankruptcy plan and periodic regular mortgage statement to borrower who subsequently exits such a plan.

- 1) I hereby request past, current and continuing mortgage statements to be sent to the mailing address 9811 W. Charleston Blvd., #2-351, Las Vegas, NV 89117.
- 2) I am also requesting a complete contractual "Life of Loan History".
- 3) And a copy of the note, mortgage and any allonge(s) if applicable.

Best regards,

Melani Schulte

ASR

citi

Mortgage Account Information

Account Number: [REDACTED] 51-7
 Payment Date: 01/01/19
 Payment Amount: \$53,273.28

Statement Date: 12/18/18

How to reach us

www.citmortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636*

Please reference your account number [REDACTED] 851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.*

Explanation of Payment Amount

Principal	\$163.64
Interest	\$359.00
Escrow	\$196.08
Regular Monthly Payment	\$718.72
Past Unpaid Amount	\$52,554.56
Total Payment Amount	\$53,273.28

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134

FIXED RATE LOAN
 Outstanding Principal Balance \$92,263.86
 Interest Rate 5.25000%
 Escrow Balance \$3,618.54
 Interest Paid Year to Date \$2,982.09
 CitiMortgage Taxes Paid Year to Date \$1,415.28

Past Payments Breakdown

	Paid Since 11/19/18	Paid Year to Date
Principal	\$118.47	\$16,404.37
Interest	\$404.17	\$2,982.09
Escrow	\$196.08	-\$16,127.10
Partial Payment (Unapplied)**	\$196.08	\$130.48
Total	\$522.64	\$3,389.84

Transaction Activity (11/20/18 to 12/18/18)

Date	Description	Charges/Adjustments	Payments
12/10/18	Post-Petition Partial Payment Received - Thank you		\$522.64
12/10/18	Post-Petition Partial Payment Received - Thank you		-\$718.72
12/10/18	Post-Petition Partial Payment Received - Thank you		\$718.72

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7	Total Amount For 01/01/19: \$53,273.28
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P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage Statement
 Enclosed

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$
Additional Escrow:	\$
Additional Late Charges:	\$
Additional Monthly Payment:	\$
Total Amount Enclosed	\$

00001210 1 J0501303 DTF 00001210

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 78015
 PHOENIX AZ 85062-8015

Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 61-7

Transaction Activity (11/20/18 to 12/18/18)

Date	Description	Charges/Adjustments	Payments
12/14/18	Escrow Disbursement - County Tax		-\$471.17

Important Messages

If you no longer wish to receive statements, please send a written request to the following address: **1000 Technology Drive, MS 100 Opt OutIn, O'Fallon, MO 63368**. If you later choose to resume delivery of statements, you must do so in writing to the above address. Please be aware that we cannot resume delivery of statements if such delivery was halted by a Bankruptcy Court order.

The mortgage debt has been modified by an Order in the bankruptcy proceeding. The Explanation of Payment Amount section is based upon the terms of that Order.

If the outstanding principal balance is less than the monthly contractual amount, you may contact us to receive the final payoff amount.

Due to year-end processing, payments received between 9 p.m. and Midnight ET on December 31st will be credited to 2018 for tax reporting purposes and posted to your account history in January 2019.

A tax and interest statement for 2018 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2019. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

201584

Partial Payments/Unapplied Funds Information



****Partial Payment Unapplied:** Any partial payments you make that are not applied to the mortgage, may be held in one or more separate unapplied accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage. The unapplied amount shown in the Past Payments Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

EDTS8h

Account History

citi

Recent Account History

- Payment for 07/01/18: Unpaid Regular Monthly Payment amount of \$48,872.96.
- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$49,591.68.
- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$50,310.40.
- Payment for 10/01/18: Unpaid Regular Monthly Payment amount of \$51,029.12.
- Payment for 11/01/18: Unpaid Regular Monthly Payment amount of \$51,747.84.
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405184

